

# Disaster and Emergency Preparedness Guide

Resources, expert tips, and checklists



Preparedness



Response



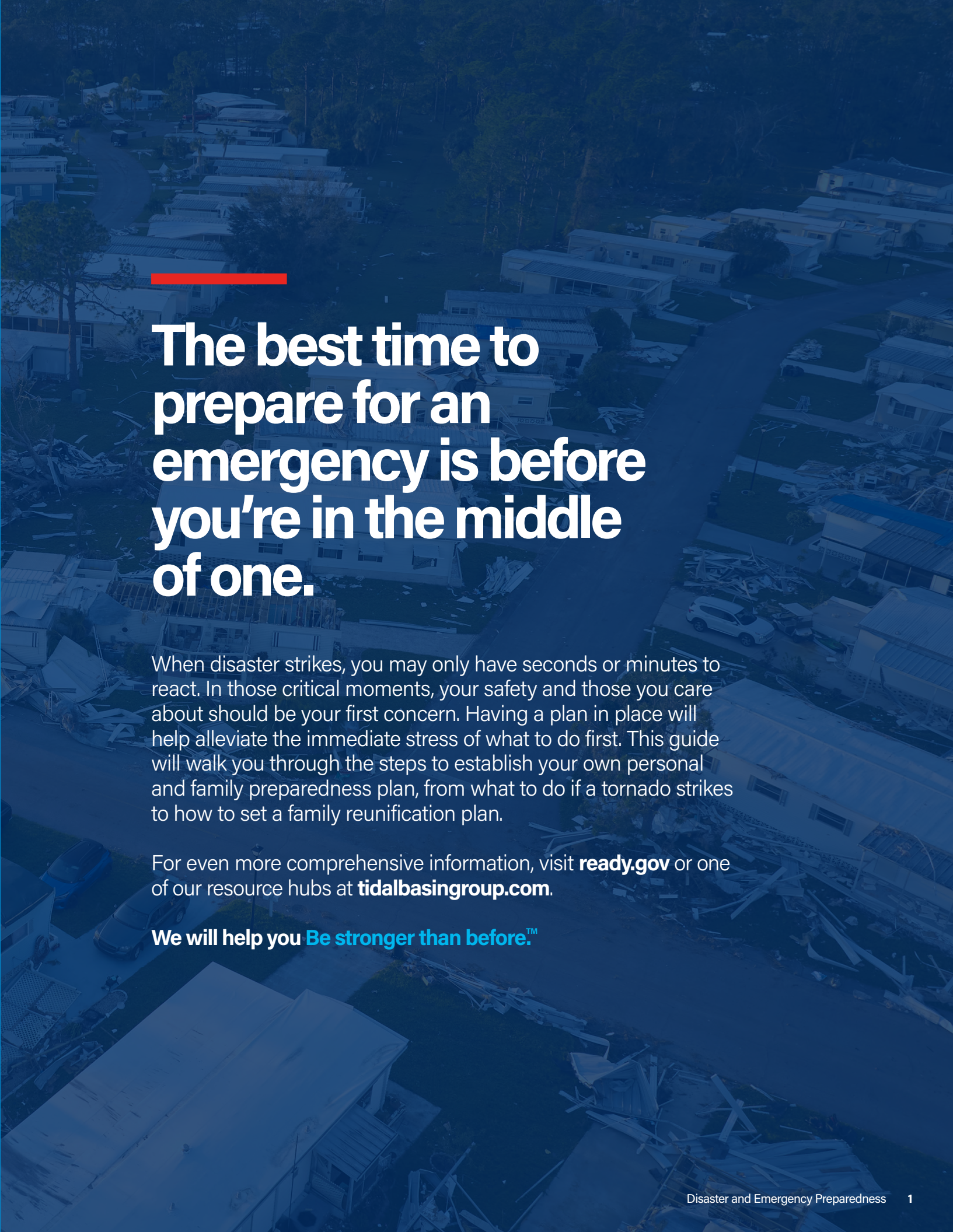
Recovery



Mitigation

Be  
stronger  
than  
before





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## The best time to prepare for an emergency is before you're in the middle of one.

When disaster strikes, you may only have seconds or minutes to react. In those critical moments, your safety and those you care about should be your first concern. Having a plan in place will help alleviate the immediate stress of what to do first. This guide will walk you through the steps to establish your own personal and family preparedness plan, from what to do if a tornado strikes to how to set a family reunification plan.

For even more comprehensive information, visit [ready.gov](https://www.ready.gov) or one of our resource hubs at [tidalbasingroup.com](https://www.tidalbasingroup.com).

We will help you **Be stronger than before.**<sup>™</sup>



# Building your personal or family emergency plan

Your emergency plan can be as basic as a one-page document taped to your refrigerator or as detailed as having a plan for every potential disaster your family may face. The important thing is getting started.



## Take the first steps

Begin by scheduling a family or household meeting – this means involving everyone who lives under the same roof: parents, children, roommates. The participation of everyone during each step along the way will increase the likelihood that you will be prepared if and when something does happen.

## Identify your specific hazards and risks

Know what disasters and hazards could affect your area, how to get emergency alerts, and where you would go if you and your family need to evacuate. Contact your local emergency management agency for a list of local hazards and to sign up for community alert and warning systems.

For instance, someone who lives in Virginia may have a different set of hazards than someone who lives in Hawaii, Texas, Washington, or Alaska. If you live near a body of water, even as small as a creek, you could be at risk for flooding. Or perhaps you live near an oil refinery or a railroad that transports dangerous chemicals, which elevates your risk for human-caused disasters.

## Keep your information current

Once you have your plan established, a good rule of thumb is to review it twice a year when you change your smoke alarm batteries.

## Store copies in various places

Put them in your car, your go-bag, your safe room, at work, and in a safe deposit box. Your child should have a copy in their backpack. Additionally, keep a digital copy on each family member's smartphone, laptop, and tablet.



## Key Questions

1. What emergencies could we experience here at home?
2. What can we do to prepare for those emergencies?
3. How will we communicate with each other if we're not together?
4. How will I receive emergency alerts and warnings?
5. What is my shelter plan?
6. What is my evacuation route?
7. Are there older adults or disabled individuals that may need special accommodations?

## Evacuations

Some disasters and emergencies may require mandatory evacuations specified by your local government, and some may require to make your own choice. Your decision will vary with each unique situation.

### How to decide whether to evacuate

Many variables go into the decision to evacuate – the type of disaster, the threat level it presents, your evacuation options (available shelters, transportation, or lodging options within an appropriate distance from the hazard), the amount of warning you are given, and of course, whether or not you are ordered to evacuate. Hopefully, your plan is in place, your bag is packed, and you are ready to go if you need to.

Some factors to consider include:



How close is the disaster?



How much time do you have?



How safe is your home?



Will emergency services be available if you stay?



Are local officials sending out any guidance?



Do you have pets?

**Remember, when evacuating, there is no time for anything but evacuating.** You may have heard flight attendants during their safety presentation mention that if you have to evacuate the plane, don't take time to gather your possessions. Safety is the highest priority, and possessions are much further down the list. This is why it is important to plan in advance — when items are already gathered and you have an emergency kit together, you are better prepared to evacuate and make critical decisions.



## Helpful Tips

1. Identify places you could go in an emergency such as a friend's home in another town or a motel.
2. Be familiar with alternate routes and other means of transportation out of your area.
3. Gather evacuation supplies into a "go-bag".
4. If time allows, check with neighbors who may need help.
5. Listen to a battery-powered radio and follow local evacuation instructions.
6. Be alert for road hazards such as washed-out roads or bridges and downed power lines.



# Sheltering

In lieu of evacuations, some disasters may require you to seek immediate protection wherever you are. Sheltering can mean staying at home, going to a mass care shelter or sheltering in place. In all cases, it is important that you stay informed and follow the instructions of local authorities.

## Common Sheltering Terms

- ✓ **Mass Care Shelter:** Provides life sustaining services to disaster survivors. During an emergency, search for open shelters by texting **SHELTER** and your ZIP code to **43362**.
- ✓ **Shelter-in-Place:** Stay where you are (work, home, a store), go to an interior room with few windows if possible, and avoid any uncertainty outside.
- ✓ **Stay-at-Home:** Remain indoors and leave your home only when necessary.

Hazards that may require sheltering include:

### Tornados

When you hear sirens or are notified to “take cover,” you should **shelter-in-place immediately** somewhere low to the ground (a basement or cellar), or in a downstairs inner room that has no windows and no outside walls.

While it may be tempting to go outside and take a video of the approaching storm, do not attempt this. Don’t open windows to “decompress” the house. This is a myth that puts people at greater risk – opening the house to the wind can have the potential to remove the roof.

**Unfortunately, one of the worst places to be during a tornado is a mobile home. If you live in a mobile home,**

**evacuate.** As part of your planning process, make sure you know where the nearest storm shelter is and how quickly you can get to it. If there is not a shelter you can get to quickly, leave the mobile home, flatten yourself in a ditch or low area, keeping flooding in mind.

**Do not try to outrun a tornado in your car, and do not try to wait out the storm under a highway overpass.** An overpass becomes a wind tunnel during a tornado, pulling out everyone and everything that isn’t secured.

### Floods

In the event of a flood warning, go to higher ground or the highest floor in a building, but do not climb into a closed attic – you may be trapped by rising waters. Only go onto the roof if absolutely necessary; once there, signal for help.

### Hazardous spill or chemical attack

If sheltering-in-place during a hazardous spill or a chemical attack, move to an above-ground room, turn off vents, and seal any openings to prevent gas or fumes from entering.

### Pets

If you shelter-in-place, keep your pets inside with you. If you evacuate to a shelter, plan ahead by calling shelters to see if they allow pets. Also check with local hotels, kennels, and animal shelters to see if they provide boarding for pets in an emergency.

Be sure your pets are properly identified and that their information is on file with your veterinarian in addition to having copies of their medical records. It may be helpful to have a photo of your pet, a photo of you with your pet, and microchip and/or tag numbers.

## Older Adults and Individuals with Disabilities

Emergencies, natural disasters, or other unforeseen situations are challenging for everyone. But for older adults and disabled individuals, there are additional hurdles. Mobility challenges, communication barriers, and medical dependencies can make emergencies dangerous.

In addition to other preparedness planning, consider these key items for those with medical or mobility challenges:

- Ensure that devices like power wheelchairs are fully charged and you have extra batteries or manual alternatives.
- Plan ahead for accessible transportation for evacuation or getting around during or after a disaster. Check with local transit providers or government officials.
- If you use medical equipment that requires electricity, ask your power provider to put you on a list for priority power restoration.

## What to do: at-a-glance



### Hurricane

Evacuate if time allows. Shelter-in-place based on instructions from local authorities.



### Tornado

Shelter-in-place (unless you are in a mobile home; then get to the nearest shelter immediately)



### Flood

Move to higher ground or a higher floor.



### Building Fire

Evacuate immediately.



### Wildfire

Listen to local emergency management instructions and evacuate when ordered or if the fire seems closer to your home.



### Winter Storm

Shelter-in-place; stay warm and dry.

## Family Reunification Plan

**If your family gets separated during a disaster, or if you are not together when a disaster strikes, having a pre-assigned place to meet can ease your stress during a crisis.**

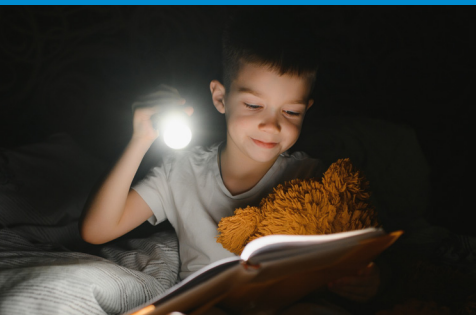
A safe place to meet during or after a disaster may be as simple as under a tree on your property or in a neighbor’s front yard in the case of a house fire. Or, if a tornado, hurricane, flood or other disaster strikes, designate a safe place within the appropriate distance that is easy for everyone to get to.

Be aware though, that unexpected factors could cause this part of your plan to go awry. Streets could be closed, or buildings could be locked – specifying an alternate meeting place is helpful.

When making your plan, compile a list of non-local or out-of-state friends or family members to check in with after a disaster. Be sure to notify them that you are including them on this list. But remember, local phone lines may be overloaded or disrupted and contact may be difficult.







## Emergency Drills

Taking the time to imagine how you would respond in a worst-case scenario can help you know what to do and to move quickly when an event actually occurs. Here are two common scenarios to practice.

### Sample Drill: Fire

When making your plan to respond to a fire, think about how you will escape from each room in case of a fire, and plan at least two exit routes. Assign a role to each family member if possible. Give each member responsibility for safely evacuating small children, elderly family members, and anyone with special needs. Make sure everyone knows where the fire extinguisher is and how to use it. Make a plan for a safe family meeting place outside.

- ✓ **Evacuate as quickly as possible.** Practice as if it were different times of the day or night, and from different rooms.
- ✓ **Go to your meeting place.** Account for everyone. If someone is unaccounted for, make sure NO ONE goes inside to look for them. In the case of a real fire, a parent should call 911, but if the parents are still inside, the child should call 911. In no circumstances should children go inside to look for parents.
- ✓ **Stop, drop, and roll.** Pretend clothes are on fire, and have everyone practice what to do.

### Sample Drill: Tornado

During a practice drill for a tornado, make sure your family knows where to go within your home. Emphasize that leaving the shelter of your home is dangerous, unless you live in a mobile home – in this instance, follow the safety plan for evacuation.

- ✓ **Simulate a siren to begin the drill.**
- ✓ **Shelter-in-place.** As quickly as possible, take cover (if in a mobile home, discuss your nearest shelter and evacuation measures). Practice as if it were different times of the day or night, and from different rooms.
- ✓ **If you have children, make it a race.** See who gets into your shelter area or safe room the fastest, and offer a prize to the first to arrive that covers themselves with blankets and pillows.

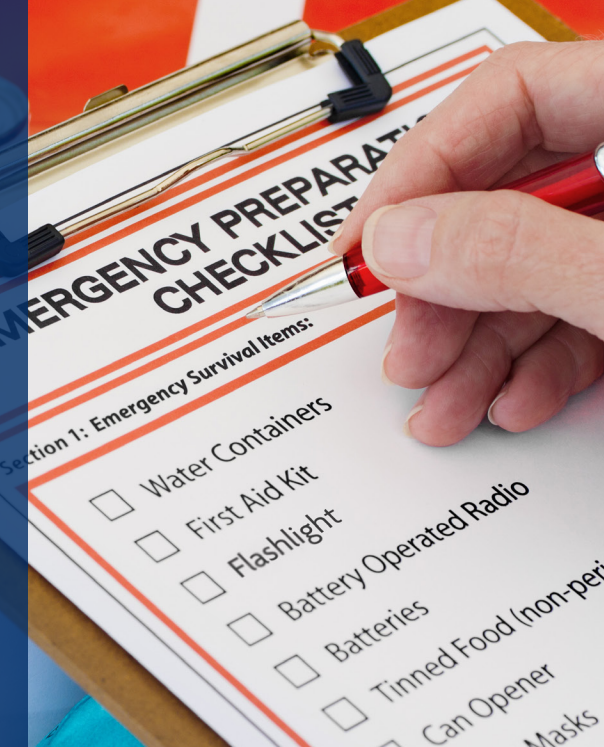


## Creating your emergency kit

In the days following a disaster, you may find yourself unable to access basic services such as supermarkets. It's important that you and your family are prepared for these potential disruptions with a few days' minimum supplies.

The following list includes supplies for a minimum of three days.

- |  |   |
|--|---|
| <input type="checkbox"/> Water: one gallon/person/day for drinking and sanitation                            | <input type="checkbox"/> Flashlight   |
| <input type="checkbox"/> Food: non-perishable (canned or boxed)  | <input type="checkbox"/> First-aid kit  |
| <input type="checkbox"/> Infant formula, bottles, diapers, wipes, and diaper rash cream                      | <input type="checkbox"/> Extra batteries  |
| <input type="checkbox"/> Feminine supplies and personal hygiene items  | <input type="checkbox"/> Whistle (for signaling)                                    |
| <input type="checkbox"/> Prescription and non-prescription medications                                       | <input type="checkbox"/> Mess kits, disposable plates, cups, utensils, and napkins  |
| <input type="checkbox"/> Soap, hand sanitizer, disinfecting wipes  | <input type="checkbox"/> Battery-powered or hand crank radio and NOAA weather radio |
| <input type="checkbox"/> Moist towelettes, deodorant, garbage bags, and plastic ties for personal sanitation | <input type="checkbox"/> Manual can opener  |
| <input type="checkbox"/> Cloth face coverings (age two and above)  | <input type="checkbox"/> Local maps – highlight important routes                    |
| <input type="checkbox"/> Prescription eye glasses and/or contact lens solutions                              | <input type="checkbox"/> Plastic sheeting and duct tape (to shelter-in-place)       |
| <input type="checkbox"/> Complete change of clothing   | <input type="checkbox"/> Cash and/or travelers checks                               |
| <input type="checkbox"/> Sleeping bag or warm blanket for each person  | <input type="checkbox"/> Fire extinguisher  |
| <input type="checkbox"/> Pet food, extra water, toys   | <input type="checkbox"/> Matches in a waterproof container                          |
|  | <input type="checkbox"/> Wrench or pliers (to turn off utilities)                   |
|  | <input type="checkbox"/> Paper and pencil   |
|  | <input type="checkbox"/> Books, games, puzzles, or other activities                 |



## Maintaining Your Kit

Your emergency kit and items should be reviewed at least twice a year — a good idea is to make it part of your activities as the new year begins.

After you've assembled your kit, make sure you're aware what items expire and when they need to be replaced to ensure they're ready for use when needed.

Some items may have requirements for storage. Canned food should be kept in a cool, dry place and boxed food should be stored in tightly closed plastic or metal containers.



## Tips for Kids

Make sure your children know the following:

1. How and when to dial 911 (and when NOT to dial 911)
2. Your full name; their full name, address, phone number, and anything else they are old enough to memorize, such as your place of employment, where they or their siblings go to school, etc.
3. Where to go in the house for tornadoes
4. Where to go in the house for floods
5. At-home shelter locations (if you live in a mobile home, the location of an off-site shelter)
6. How to get out of the house in case of a fire
7. Where the emergency preparedness kit is
8. How to use a flashlight
9. Where the fire extinguisher is and how to use it





## Critical Documents

It's important to ensure you have access to critical documents when you may need them the most. While the definition of "critical" may be different for different families, the following is a good core list to begin with. The full list can be found at [ready.gov](https://www.ready.gov).

In the days following a disaster, different circumstances may require you to have documents that prove your identity, ownership of your home, pets, vehicles, and other property as well as proof of insurance and medical prescriptions. Some things to make sure you have copies of include:

- Vital records: certificates of birth, marriage, divorce, adoption; child custody papers; Passport, driver's license, Social Security card, green card, military service identification
- Pets: ownership papers, identification tags
- Housing: Lease or rental agreement, mortgage paperwork, deed
- Vehicle: Loan documents, VIN, registration, title
- Other financial obligations: utility bills, credit cards, student loans, alimony, child support, elder care, automatic payments
- Insurance policies: homeowners, renters, auto, life, flood, appraisals, photos, and lists of valuable items
- Estate planning: will, trust, power of attorney
- Medical: health/dental insurance; Medicare, Medicaid, VA health benefits; list of medications, immunizations, allergies, prescriptions



## Document Storage

1. Store paper copies of important documents in a fireproof/waterproof box or safe. If you have an off-site safety deposit box, remember that it may not be accessible during an emergency.
2. Store electronic copies of important documents in a password-protected format on a removable flash or external hard drive in your safe, or on the Cloud.
3. If you have valuable items stored in the basement, you may want to move them to a higher location and put them in waterproof containers to avoid water damage. Or you may want to keep small items in a flood/fireproof home safe.

## Financial Preparedness

The concept of "financial preparedness" can mean different things during different types of emergencies. While a credit card may be used to float immediate emergency expenses, it may not be a long-term solution. Also, during and immediately after an emergency, electronic systems may be compromised or down, impairing credit or debit transactions.

### Have Cash on Hand

A good rule of thumb is to estimate what you spend in an average three-day period. One thing to consider is that if there is a true cash crunch, you probably don't want your entire emergency fund to be in large bills like \$100s and \$50s. You're more likely to be able to spend cash and get change with denominations of \$20s, \$10s, \$5s and \$1s.

### Establish an Emergency Fund

Disasters can often result in a disruption of business, including permanent loss of jobs and employee income. On top of the impacts suffered during and after a disaster, this loss of income can add additional stress when trying to make ends meet.

The following steps can help you build an emergency fund:

- **Get a handle on your budget:** What money comes in, what money goes out, and where does it go? Review the past 3-6 months of your bank statements to see where you're spending.
- **Identify your monthly expenses:** After you've reviewed where money has been spent, it's time to identify critical expenses — what you need to live versus things you can live without. Critical needs after an emergency may include housing, food, health care, and utilities.
- **Identify a time horizon:** An emergency fund should generally cover 3-6 months of expenses. What time frame you choose can be impacted by many factors, including your job type and the ease in which you can find a new one, career volatility, the size of your household, or the number of income streams you have.
- **Identify the total:** Multiply your monthly expense by the number of months in your time horizon. **Then set a plan and save.**

## Insurance

Insurance provides vital mitigation for losses potentially incurred during a hazard or emergency. This is a brief overview of some common types.

### Homeowners Insurance

Homeowners insurance doesn't just cover any potential loss to the housing structure itself; it also covers your property in the event of damages from a disaster.

### Renters Insurance

While the property owner or landlord may have an insurance policy to cover any potential losses, this coverage does not extend to the renter. To ensure that potential losses to your belongings are insured, purchase a renter's insurance policy.

### Flood Insurance

Floods are the nation's most common and costly disaster and cause millions of dollars in damage every year. Flood insurance provides financial compensation for losses incurred due to floodwaters. Most homeowners and renters insurance policies do not cover losses pertaining to floods. To assist homeowners, the National Flood Insurance Program (NFIP) was established to provide supplementary insurance for people residing in communities that have adopted the NFIP program. More information on the NFIP can be found on [FEMA.gov](https://www.fema.gov).



Whether you're looking to improve your preparedness or responding to a disaster, every interaction you have with Tidal Basin will put your community and the businesses and people within it in a stronger, more resilient position than they were before.

Contact us to learn more and let us help you **Be stronger than before.**<sup>™</sup>

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